

# **Exhibit 313**

**ED&F  
MAN**

**E D & F MAN CAPITAL MARKETS LIMITED**

American Investment Group of New York, L.P. Pension Plan  
75 Claremont Road  
Suite 309  
Bernardsville  
NJ 07924  
USA

Dear Stacey Kaminer

**Variation to Terms of Business**

We refer to our Terms and Conditions for Business (the "Terms") (expressions defined in the Terms have the same meaning in this letter) and in particular Clause 10, Margin Collateral, Default and Termination we advise the following variations to the Terms;

Any cash received in respect of OTC products or to cover DVP transactions and any non-cash assets we hold for you as collateral will be dealt with in accordance with clause 10(b)ii ("Assets Transferred") and will be treated on an Absolute Title Transfer basis.

Separately E D & F Man Capital Markets Limited ("MCM") will revalue your trading account at the close of business in line with the relevant market valuations. At the start of business on the following Business Day our operations staff will review your positions to determine the total amount of your outstanding liabilities to MCM relating to the above specified business and transfer any surplus cash in excess of €1,000 to a segregated cash account also held in your name in accordance with clause 10(b)i. ("Assets Transferred")

Outstanding liabilities include but are not limited to the following, initial margin until such times as positions are closed, fees, commission, interest due and payable, negative variation margin.

Please confirm your receipt, understanding and acceptance of this notice by signing the enclosed copy of this letter and returning it to us in the envelope provided.

Yours faithfully

*Marcus Bacchi-Howard*

Marcus Bacchi-Howard

**Signed in confirmation of the above variation Terms and Conditions for Business**

Signed: Stacey Kaminer Date: 3/26/12  
Print Name: Stacey Kaminer Title: TRUSTEE

Cottons Centre  
Hay's Lane  
London SE1 2QE

Authorised and Regulated by the Financial Services Authority  
Registered in England No. 1292851

Telephone: +44 (0)20 7089 8000